

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

ALFONSO L. SPELLS
TINIKA M. ROBINSON-SPELLS
Debtor(s)

Case No. 15-21453CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/27/2015.
- 2) The plan was confirmed on 06/08/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 11/17/2015, 09/28/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/15/2020.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,425.00.
- 10) Amount of unsecured claims discharged without payment: \$76,943.98.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$87,999.75
Less amount refunded to debtor	\$622.02

NET RECEIPTS: **\$87,377.73**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,765.05
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$9,165.05**

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY COUNTY DEPARTMENT	Secured	38,500.00	0.00	0.00	0.00	0.00
ALLSTATE SECURITY SYSTEMS	Unsecured	NA	1,868.49	1,868.49	26.42	0.00
AMERICAN INFOSOURCE LP - AGENT	Unsecured	NA	708.91	708.91	10.02	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	416.08	416.08	416.08	5.89	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	1,391.86	677.18	677.18	9.57	0.00
BEST BUY++	Unsecured	418.00	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	1,166.05	1,279.86	1,279.86	18.10	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	3,470.85	3,673.68	3,673.68	51.95	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	1,433.48	1,492.34	1,492.34	21.11	0.00
CAVALRY SPV I LLC - ASSIGNEE**	Unsecured	NA	642.03	642.03	9.07	0.00
CHASE RECEIVABLES++	Unsecured	758.54	NA	NA	0.00	0.00
CHASE RECEIVABLES++	Unsecured	758.54	NA	NA	0.00	0.00
CITIZENS BANK NA(*)	Unsecured	207.04	NA	NA	0.00	0.00
CNAC	Secured	3,800.00	3,465.69	3,465.69	3,465.69	212.65
CONTINENTAL FINANCE	Unsecured	575.15	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	2,045.27	2,237.43	2,237.43	31.64	0.00
DISCOVER BANK(*)	Unsecured	1,356.34	1,490.87	1,490.87	21.09	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	601.49	NA	NA	0.00	0.00
FAST LOANS++	Unsecured	415.16	NA	NA	0.00	0.00
FINGERHUT	Unsecured	1,424.99	NA	NA	0.00	0.00
GORDONS JEWELERS++	Unsecured	1,258.23	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	3,088.71	3,793.44	3,793.44	3,793.44	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	3,573.98	3,573.98	50.54	0.00
JARED	Unsecured	240.95	NA	NA	0.00	0.00
LOCKHART MORRIS & MONTGOMEF	Unsecured	2,336.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	1,349.19	1,012.07	1,012.07	14.31	0.00
NAVIENT SOLUTIONS LLC O/B/O THI	Unsecured	8,500.00	9,748.01	9,748.01	0.00	0.00
PA DEPARTMENT OF LABOR & INDU	Unsecured	655.84	668.50	668.50	9.45	0.00
PA DEPARTMENT OF REVENUE*	Priority	791.20	12.01	0.00	0.00	0.00
PA DEPARTMENT OF REVENUE*	Secured	0.00	821.88	40.20	40.20	69.70
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	0.60	0.00	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PEOPLES NATURAL GAS CO LLC*	Unsecured	1,912.31	2,260.40	2,260.40	31.96	0.00
PNC BANK NA	Unsecured	884.75	985.59	985.59	13.94	0.00
PNC BANK NA	Secured	48,213.00	48,726.85	0.00	36,424.53	0.00
PNC BANK NA	Secured	0.00	660.69	660.69	660.69	0.00
PRA RECEIVABLES MANAGEMENT I	Secured	24,298.00	24,561.17	0.00	29,498.36	0.00
PRA RECEIVABLES MANAGEMENT I	Secured	0.00	517.93	517.93	517.93	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,970.38	2,155.87	2,155.87	30.49	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	705.86	808.16	808.16	11.43	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	9,813.00	4,323.52	4,323.52	61.14	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,110.99	2,266.39	2,266.39	32.05	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	350.47	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,475.79	2,620.19	2,620.19	37.06	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	2,396.43	2,569.59	2,569.59	36.34	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,022.16	1,136.73	1,136.73	16.07	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,074.59	1,191.40	1,191.40	16.85	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,510.38	1,712.79	1,712.79	24.22	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	481.67	573.20	573.20	8.10	0.00
SPRINGCASTLE CREDIT FUNDING TF	Unsecured	0.00	NA	NA	0.00	0.00
SPRINGCASTLE CREDIT FUNDING TF	Unsecured	24,510.00	25,197.29	25,197.29	356.31	0.00
STERLING JEWELERS INC D/B/A KAY	Secured	1,759.24	1,965.76	1,965.76	1,965.76	0.00
STERLING JEWELERS INC DBA JARE	Secured	143.97	251.87	251.87	251.87	0.00
SWISSVALE BOROUGH (REFUSE)	Priority	165.00	NA	165.00	165.00	0.00
UNITED REVENUE COLLECTION++	Unsecured	1,012.00	NA	NA	0.00	0.00
WILKINSBURG-PENN JT WATER AUT	Priority	191.74	NA	191.74	191.74	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$36,424.53	\$0.00
Mortgage Arrearage	\$660.69	\$660.69	\$0.00
Debt Secured by Vehicle	\$3,983.62	\$33,481.98	\$212.65
All Other Secured	\$2,257.83	\$2,257.83	\$69.70
TOTAL SECURED:	\$6,902.14	\$72,825.03	\$282.35
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,150.18	\$4,150.18	\$0.00
TOTAL PRIORITY:	\$4,150.18	\$4,150.18	\$0.00
GENERAL UNSECURED PAYMENTS:	\$77,290.55	\$955.12	\$0.00

Disbursements:

Expenses of Administration	<u>\$9,165.05</u>
Disbursements to Creditors	<u>\$78,212.68</u>

TOTAL DISBURSEMENTS : **\$87,377.73**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/25/2020

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.